

Amendments to the Specification

Please replace the “CROSS-REFERENCE TO RELATED APPLICATIONS” paragraph with the following amended [Para 1]:

CROSS-REFERENCE TO RELATED APPLICATIONS

[Para 1] The present application is a continuation-in-part of U.S. Patent Application Serial No. 09/865,878, entitled “RECURRENT BILLING MAINTENANCE SYSTEM,” filed on May 25, 2001, ~~which has issued~~ (issued as U.S. Patent No. 7,035,872 on April 25, 2006). ~~2006. The ‘878~~
~~The present~~ application is also a continuation-in-part of U.S. Patent Application No. 10/340,352, entitled “~~SYSTEM AND METHOD FOR INCENTING PAYMENT USING~~ AUTHORIZING PAYMENTS SUBSEQUENT TO RF RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed January 10, 2003. ~~2003, which~~
~~The ‘352 application~~ is a non-provisional of U.S. Provisional No. 60/396,577 filed July 16, 2002. The ‘352 application is also a continuation-in-part of U.S. Patent Application No. 10/192,488, entitled “SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed July 9, 2002, ~~which has~~ 2002 (issued as U.S. Patent No. 7,239,226 on July 3, 2007), ~~which~~ 2007. ~~The ‘488 application~~ is a non-provisional of U.S. Provisional No. 60/304,216, filed July 10, 2001. All of the above-referenced applications are incorporated herein by reference.